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REMARKS

Claims 1-7, 9, 13, 14, and 16-19 are currently pending. Claims 8 and 10-12 have been cancelled without prejudice. Claims 1, 9, 13, 14, and 16-18 have been amended and are supported by page 6, line 20, through page 7, line 21, of the specification as filed, and/or by the original claims. Claim 19 has been added and is supported by original claim 17. It is respectfully submitted that no new matter has been added.

The Patent Office rejected claims 10, 11, and 17 under 35 U.S.C. 112, second paragraph, as being indefinite.

As claims 10 and 11 have been cancelled, their rejection under 35 U.S.C. 112, second paragraph, is moot.

As to claim 17, an amendment of claim 17 is presented to remove the noted lack of antecedent basis.

It is respectfully requested that the Patent Office withdraw its rejection of claims 10, 11, and 17 under 35 U.S.C. 112, second paragraph.

Prior Art Rejections

The Patent Office rejected claims 1-14, 16, and 17 under 35 U.S.C. 103(a) as being unpatentable over Bishop, U.S. Published Patent Application No. 2004/0243520, in view of Martinez, U.S. Published Patent Application No. 2003/0159071.

Bishop relates to a system and method for conducting electronic commerce. A user is provided with a token such as a smart card containing a digital certificate for authenticating the user to the network. A digital wallet can be used to provide enhanced security and also to fill in forms automatically.

The Patent Office on page 5, lines 10-18, of the Final Office Action dated August 27, 2007, asserted as follows:

Regarding claim 1, Bishop teaches a system and method for completing electronic transactions utilizing a digital wallet interacting with merchant sites (see at least: abstract, 0015, Fig. 2 and 5-8). More specifically, Bishop teaches *displaying at least one data entry field to a user* during an electronic transaction (see at least: Fig. 8 (note #804), 0065). Bishop also teaches *displaying a user selectable icon* in the system tray that *provides, to the user, access to an electronic wallet application, for transfer of data*

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into the data entry field, in response to user selection of the icon (see at least: 0015, 0057, 0059, 0061, 0063, 0065, Fig. 5 (#502), Fig. 8). Though Bishop teaches all of the above, Bishop does not expressly teach automatically displaying the selectable icon in response to user selection of the data entry field.

Bishop, in reference to Figure 8, discloses “when the user indicates a desired purchase at a merchant site 702, the checkout user interface 802 of the digital wallet is displayed” (paragraph 0063). Although Bishop does not clearly disclose how the user indicates a desired purchase, presumably, the user may select a “continue to checkout” field in completing the purchase window 804 to display the digital wallet 802. Bishop, in paragraph 0065, merely discloses that HTML forms may be filled or pre-filled for users and that information is collected and stored for users. Data entry fields are shown in Figures 5, 6, and 8 in Bishop.

Bishop discloses a digital wallet tool bar 502 (Figures 5 and 7) that when selected, causes a shopping directory page 602 or a checkout user interface 802 to be displayed (paragraphs 0062, 0063). Bishop, in paragraph 0057, discloses an activator in that form of object code that may be presented as a single icon to enable a user to trigger the appearance of the wallet toolbar. Bishop, in paragraph 0061, discloses a digital wallet icon that when invoked by a user causes the digital wallet toolbar to be displayed.

The Patent Office asserted Martinez effectively teaches automatically displaying a selectable graphic in response to user selection of the data entry field (page 5, lines 6-8, of the Office Action dated March 27, 2007) and that the wallet pop-up box acts analogously to the icon of Bishop as it provides the user access to the wallet application.

Martinez discloses “upon field activation (41), such as the mouse or pointer device moving over a password field, a user clicking into a password field, or other activation such as a user right-clicking a pointer or mouse over a field, the wallet pop-up dialogue is displayed (42)” (paragraph 0053). Martinez’s wallet is concerned with the management of multiple passwords using a single wallet master key (e.g., Figure 6(d)) in which “an electronic password wallet provides quick and easy access to any number of password-protected computer applications and web sites in a secure fashion...” (paragraph 0021).

Claim 1 recites as follows:

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A method of user data entry, at a terminal, for communication to a remote destination comprising: a) displaying at least one data entry field to a user; b) automatically displaying a user selectable icon in response to user selection of the data entry field; c) in response to the selection of the user selectable icon, calling a security routine which prompts the user for a password; and d) upon successful completion of the security routine, granting access an electronic wallet application for transfer of data into the data entry field.

Neither Bishop nor Martinez discloses "c) in response to the selection of the user selectable icon, calling a security routine which prompts the user for a password; and d) upon successful completion of the security routine, granting access an electronic wallet application for transfer of data into the data entry field," as recited by claim 1. Independent claims 16, 17, and 18 recite similar subject matter. The pop-up dialog 65 that adjoins the password entry field 66 in Figure 6(b) of Martinez has been analogized by the Patent Office to the icon and cannot be both a user selectable icon and a security routine which prompts the user for a password in response to the selection of the user selectable icon since selection of the user selectable icon results in the calling of the security routine.

Thus, claims 1-9, 13, 14, 16, and 17 are allowable over Bishop in view of Martinez.

The Patent Office rejected claim 18 under 35 U.S.C. 103(a) as being unpatentable over Bishop in view of Martinez and further in view of Atsmon, U.S. Patent No. 6,607,136.

Atsmon discloses (column 69, lines 1-13) as follows:

Referring now to FIG. 29, the smart e-wallet application (which includes the e-wallet client software and the electronic card software) is a single tray application that is represented as an icon in the System Tray by the Windows OS if the application is active. Typically, the smart e-wallet application opens automatically on start-up. Of course, the user can turn off (i.e., close) the e-wallet application at any time after it has been opened by, for example, right clicking the tray icon and selecting "Exit." The icon will then promptly disappear from the system tray. Conversely, the user can manually open the e-wallet application from the Program Menu, or if a short cut has been provided on the desktop.

Atsmon clearly does not remedy the deficiencies of Bishop and Martinez. Thus, claim 18 is allowable over the cited references.

The Patent Office is respectfully requested to reconsider and remove the rejections of the

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claims under 35 U.S.C. 103(a) based on Bishop and Martinez or Bishop, Martinez, and Atsmon, and to allow all of the pending claims 1-7, 9, 13, 14, and 16-19 as now presented for examination. An early notification of the allowability of claims 1-7, 9, 13, 14, and 16-19 is earnestly solicited.

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